United States Bankruptcy Cou	trict of (State)	of 9 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF LLINOIS  JAN 20 2016
Dis	trict of (State)	-447 20 2016
:	(State)	reconstruction 2016
Case number (# known):		
	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	JEFFREY P. ALLSTEADT, CLERK PS REP CM  Check if this is an
Official Form 101 Voluntary Per	tition for Individuals Fili	amended filing  ng for Bankruptcy 12/15
the answer would be yes if eit Debtor 2 to distinguish betwee same person must be Debtor Be as complete and accurate s	, these forms use <i>you</i> to ask for information from both a her debtor owns a car. When information is needed abo en them. In joint cases, one of the spouses must report 1 in all of the forms. as possible. If two married people are filing together, bo needed, attach a separate sheet to this form. On the top stion.	ed couple may file a bankruptcy case together—called a debtors. For example, if a form asks, "Do you own a car," but the spouses separately, the form uses <i>Debtor 1</i> and information as <i>Debtor 1</i> and the other as <i>Debtor 2</i> . The poth are equally responsible for supplying correct of any additional pages, write your name and case number
Cartar Identity Toursen	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<ol> <li>Your full name         Write the name that is on you government-issued picture identification (for example, your driver's license or passport).     </li> <li>Bring your picture identification to your meeting with the trustee.</li> </ol>	First name  Middle name	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years  Include your married or maids assessed.	First name  Middle name	First name  Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
	・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・	to a contract of the contract

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Debtor 1

Document

Case number (if known)\_

I have not used any business names or EINs.	Business name  Business name  EiN
siness name	Business name
	_
	EIN
	EIN
कार्यकर्गानिकिराज्ञाम प्राथमिक इत्यापिक प्रश्निकिराज्ञ दर्शनिकिराज्ञ के विशेष किराज्ञ के स्थापिक स्थापिक स्थाप	If Debtor 2 lives at a different address:
530 W. Van Buren	Number Street
nicago Ricadyy State ZIR Code	City State ZIP Code
our mailing address is different from the one ove, fill it in here. Note that the court will send	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
nber Street	Number Street
. Вох	P.O. Box
State ZIP Code	City State ZIP Code
eck one:	Check one:
I have lived in this district longer than in any	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
	Our mailing address is different from the one ove, fill it in here. Note that the court will send notices to you at this mailing address.  The court will send address.

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Debtor 1

Case number (if known)\_

Part 2:	Tell	the	Cou
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#### ırt About Your Bankruptcy Case

7.	The chapter of the Bankruptcy Code you are choosing to file under	Check of for Bank Cha Cha Cha	<i>ruptcy</i> (Fo pter 7 pter 11	brief description of each, see <i>Notic</i> form 2010)). Also, go to the top of pa	e Required by 11 age 1 and check th	U.S.C. § 342(b) for Individuals Filing he appropriate box.
		Cha	pter 13			
8.	How you will pay the fee	loca your subr with  I nee App	I court for self, you nitting you a pre-pried to paylication for uest that we a judge.	r more details about how you m may pay with cash, cashier's cl our payment on your behalf, you inted address.  y the fee in installments. If you or Individuals to Pay The Filing in the true fee be waived (You may ge may, but is not required to, w	ay pay. Typical heck, or money ir attorney may u choose this op Fee in Installme request this opt vaive your fee, a	order. If your attorney is pay with a credit card or check stion, sign and attach the
		pay	the fee in		is option, you m	ust fill out the Application to Have the
9.	Have you filed for bankruptcy within the last 8 years?	□ No □ Yes.			MM / DD / YYYY	Case number
			District _	When	MM / DD / YYYY	Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ No☐ Yes.	Debtor District	When	MM / DD / YYYY	Relationship to you  Case number, if known
	annate:			When		Relationship to you  Case number, if known
11.	Do you rent your residence?	□ No. □ Yes.	Presidence  □ No. 6  □ Yes.	r landlord obtained an eviction judgr e? Go to line 12.		and do you want to stay in your  Against You (Form 101A) and file it with

Document

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Debtor 1

Case number (if known)\_

	Are you a sole proprietor of any full- or part-time	☐ No. Go to Part 4.
ł	ousiness?	☐ Yes. Name and location of business
ii S	A sole proprietorship is a pusiness you operate as an ndividual, and is not a separate legal entity such as a corporation, partnership, or	Name of business, if any
l S	LLC.  f you have more than one sole proprietorship, use a separate sheet and attach it o this petition.	City State ZIP Code
		Check the appropriate box to describe your business:
		☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
		☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
		☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
		Commodity Broker (as defined in 11 U.S.C. § 101(6))
		☐ None of the above
e C F	Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 1 U.S.C. § 101(51D).	most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
		Section 2   Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
arı	Report if You Own o	r Have Any Hazardous Property or Any Property That Needs Immediate Attention
	Oo you own or have any	□ No
a o id	oroperty that poses or is alleged to pose a threat of imminent and dentifiable hazard to	Yes. What is the hazard?
	oublic health or safety? Or do you own any Property that needs mmediate attention?	If immediate attention is needed, why is it needed?
p ìi		
p ir F p t/	or example, do you own erishable goods, or livestock hat must be fed, or a building hat needs urgent repairs?	

City

ZIP Code

State

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ms t i		
Debtor	1	

First Name

Middle Name Last Name

Case number (if known)

#### Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

In certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

■ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability**. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-01647 Doc 1 Filed 01/20/16 Entered 01/20/16 11:05:07 Desc Main Page 6 of 9 Document Case number (if known) Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to fine 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and ☐ No administrative expenses ☐ Yes are paid that funds will be available for distribution to unsecured creditors? 1-49 18. How many creditors do 1,000-5,000 25,001-50,000 **50-99** 5,001-10,000 50,001-100,000 **1**00-199 **1**0,001-25,000 ☐ More than 100,000 200-999

you estimate that you owe?

19. How much do you estimate your assets to

D	\$0-\$50,000
	\$50.001-\$100.000

J	\$1,000,001-\$10 million
	\$10,000,001-\$50 million

\$500,000,001-\$1 billion
\$1,000,000,001-\$10 billion

20. How much do you

be worth?

4	7	
4	\$0-\$50	onn

\$50,000,001-\$100 million \$100,000,001-\$500 million

\$10,000,000,001-\$50	billion
More than \$50 billion	

estimate your liabilities to be?

	φυ-φου,υυυ
1	\$50.001-\$10

■ \$1,000,001-\$10 million \$10,000,001-\$50 million

	J	\$5	00,	00	0,0	01-	\$1	b	ill	ic	n
_	3								_		

Sign Below

ي	\$50,001-\$10	U,UUU
	\$100,001-\$5	00,000
	\$500.001-\$1	millio

\$190,001-\$500,000

\$600,001-\$1 million

llion illion

u	\$1,000,000,001-\$10 billion
	\$10,000,000,001-\$50 billion

\$100,001-\$500,000	🔲 \$50,000,001-\$100 mi
\$500,001-\$1 million	\$100,000,001-\$500 m

More than \$50 billion

## Part 7: For you

Debtor 1

Part 6:

I have examined this petition, and I declare under penalty of perjury that the information provided is true and

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

* ashly are	*
Signature of Debtor 1	Signature of Debtor 2
Executed on Ol 20 10	Executed on

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Debtor 1

First Name Middle Name Past Name

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date	
Signature of Attorney for Debtor		MM / DD /YYYY
Printed name		
Firm name		
Number Street		
	State	

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Debtor 1 First Name Middle Name	Last Name	Case number (if known)				
er ere ste der alle ers de tallet er op state op det ste er	t of the teat of the section of the					
For you if you are filing this bankruptcy without an attorney	should understand that many peop	to represent yourself in bankruptcy court, but you le find it extremely difficult to represent bankruptcy has long-term financial and legal ged to hire a qualified attorney.				
If you are represented by an attorney, you do not need to file this page.	technical, and a mistake or inaction may dismissed because you did not file a rec hearing, or cooperate with the court, cas	e and handle your bankruptcy case. The rules are very affect your rights. For example, your case may be quired document, pay a fee on time, attend a meeting or se trustee, U.S. trustee, bankruptcy administrator, or audit hat happens, you could lose your right to file another ding the benefit of the automatic stay.				
	court. Even if you plan to pay a particular in your schedules. If you do not list a del property or properly claim it as exempt, also deny you a discharge of all your de case, such as destroying or hiding property.	in the schedules that you are required to file with the or debt outside of your bankruptcy, you must list that debt but, the debt may not be discharged. If you do not list you may not be able to keep the property. The judge can but if you do something dishonest in your bankruptcy erty, falsifying records, or lying. Individual bankruptcy e if debtors have been accurate, truthful, and complete.				
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.					
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?					
	□ No □ Yes					
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?					
	□ Ne □ Yes					
	Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?  No					
	Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.					
	* Cashley you	X				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 6/20/L0 MM/DD /YYYY	Date MM / DD / YYYY				
	Contact phone	Contact phone				
	Cell phone	Cell phone				

Email address \_\_

Email address

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	)
	)
Debtor (s)	) Case No.
Debioi (s)	) Chapter 13
	)

### List of Creditors

City of chicago	
Parking tickets	
J.D. Byrider	
6539 ogden Ave	
Beruyn, IL 60402	